

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL DOUGLASS  
CAROL GOEHRING-DOUGLASS  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:14-23908

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 22, 2018

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/29/2014 and confirmed on 12/2/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                                    |          |           |
|------------------------------------|----------|-----------|
| Total Receipts                     |          | 83,279.99 |
| Less Refunds to Debtor             | 0.00     |           |
| TOTAL AMOUNT OF PLAN FUND          |          | 83,279.99 |
|                                    |          |           |
| Administrative Fees                |          |           |
| Filing Fee                         | 0.00     |           |
| Notice Fee                         | 0.00     |           |
| Attorney Fee                       | 5,950.00 |           |
| Trustee Fee                        | 3,401.20 |           |
| Court Ordered Automotive Insurance | 0.00     |           |
| TOTAL ADMINISTRATIVE FEES          |          | 9,351.20  |

| Creditor Type  | Creditor Name                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|----------------|------------------------------------|--------------|-----------|----------|------------|
| <b>Secured</b> |                                    |              |           |          |            |
|                | JPMORGAN CHASE BANK                | 0.00         | 50,444.32 | 0.00     | 50,444.32  |
|                | Acct: 1765                         |              |           |          |            |
|                | JPMORGAN CHASE BANK                | 6,252.81     | 6,252.81  | 0.00     | 6,252.81   |
|                | Acct: 1765                         |              |           |          |            |
|                | AMERICREDIT FINANCIAL SVCS INC DBA | 3,703.72     | 3,703.72  | 447.25   | 4,150.97   |
|                | Acct: 6225                         |              |           |          |            |
|                | ALLY FINANCIAL(*)                  | 0.00         | 0.00      | 0.00     | 0.00       |
|                | Acct: 2555                         |              |           |          |            |
|                | JPMORGAN CHASE BANK NA             | 9,240.23     | 9,240.23  | 1,596.43 | 10,836.66  |
|                | Acct: 1305                         |              |           |          |            |
|                |                                    |              |           |          | 71,684.76  |

|          |                                    |          |          |      |      |
|----------|------------------------------------|----------|----------|------|------|
| Priority |                                    |          |          |      |      |
|          | PAUL W MCELRATH JR ESQ             | 0.00     | 0.00     | 0.00 | 0.00 |
|          | Acct:                              |          |          |      |      |
|          | MICHAEL DOUGLASS                   | 0.00     | 0.00     | 0.00 | 0.00 |
|          | Acct:                              |          |          |      |      |
|          | MCELRATH LEGAL HOLDINGS LLC        | 750.00   | 750.00   | 0.00 | 0.00 |
|          | Acct: XXXXXXXXXXXXXXXXXXXXXXXX3-16 |          |          |      |      |
|          | PAUL W MCELRATH JR ESQ             | 3,700.00 | 3,700.00 | 0.00 | 0.00 |
|          | Acct:                              |          |          |      |      |
|          | MCELRATH LEGAL HOLDINGS LLC        | 500.00   | 500.00   | 0.00 | 0.00 |
|          | Acct: XXXXXXXXXXXXXXXXXXXXXXXX7-17 |          |          |      |      |
|          | MCELRATH LEGAL HOLDINGS LLC        | 1,000.00 | 1,000.00 | 0.00 | 0.00 |
|          | Acct: XXXXXXXXXXXXXXXXXXXXXXXX5-18 |          |          |      |      |

\* \* \* N O N E \* \* \*

|           |                                  |          |          |      |          |
|-----------|----------------------------------|----------|----------|------|----------|
| Unsecured |                                  |          |          |      |          |
|           | ALLIED ADJUSTORS                 | 150.00   | 51.48    | 0.00 | 51.48    |
|           | Acct: 5579                       |          |          |      |          |
|           | ALLIED ADJUSTORS                 | 25.00    | 8.58     | 0.00 | 8.58     |
|           | Acct: 7654                       |          |          |      |          |
|           | BEAVER VALLEY FCU*               | 4,673.54 | 1,604.08 | 0.00 | 1,604.08 |
|           | Acct: 6002                       |          |          |      |          |
|           | PORTFOLIO RECOVERY ASSOCIATES, L | 1,034.47 | 355.06   | 0.00 | 355.06   |

| Creditor Type               | Creditor Name                    | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-----------------------------|----------------------------------|--------------|-----------|----------|------------|
| Unsecured                   |                                  |              |           |          |            |
|                             | Acct: 1393                       |              |           |          |            |
|                             | PORTFOLIO RECOVERY ASSOCIATES, L | 300.73       | 103.22    | 0.00     | 103.22     |
|                             | Acct: 7596                       |              |           |          |            |
|                             | CREDIT MANAGEMENT CO             | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: XXX2651                    |              |           |          |            |
|                             | LVNV FUNDING LLC, ASSIGNEE       | 354.32       | 121.61    | 0.00     | 121.61     |
|                             | Acct: 9124                       |              |           |          |            |
|                             | FIRST PREMIER BANK               | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: XXX5251                    |              |           |          |            |
|                             | HUB FINANCE                      | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: XXX0925                    |              |           |          |            |
|                             | HUB FINANCE                      | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: XXX1117                    |              |           |          |            |
|                             | NRA GROUP LLC*                   | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: XXX0230                    |              |           |          |            |
|                             | NCO FINANCIAL SYSTEMS INC(*)++   | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: ?                          |              |           |          |            |
|                             | PENN BILLING SERVICES            | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: ?                          |              |           |          |            |
|                             | PRA/PORTFOLIO RECOVERY ASSOC     | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: XXX7458                    |              |           |          |            |
|                             | SALLIE MAE INC**                 | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: XXX1121                    |              |           |          |            |
|                             | SALLIE MAE INC**                 | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct: XXX2070                    |              |           |          |            |
|                             | ANDREW F GORNALL ESQ             | 0.00         | 0.00      | 0.00     | 0.00       |
|                             | Acct:                            |              |           |          |            |
|                             |                                  |              |           |          | 2,244.03   |
| <br>TOTAL PAID TO CREDITORS |                                  |              |           |          |            |
|                             |                                  |              |           |          | 73,928.79  |
| TOTAL                       |                                  |              |           |          |            |
| CLAIMED                     | 0.00                             |              |           |          |            |
| PRIORITY                    | 19,196.76                        |              |           |          |            |
| SECURED                     | 6,538.06                         |              |           |          |            |

Date: 06/22/2018

/s/ Ronda J. Winneour

RONDA J WINNEOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
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 cmeccf@chapter13trusteewdpa.com

IN RE:

MICHAEL DOUGLASS  
CAROL GOEHRING-DOUGLASS  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:14-23908

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
 Michael Douglass  
 Carol Goehring-Douglass  
 Debtors

Case No. 14-23908-CMB  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: kthe  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db +Michael Douglass, 43 A Street, Beaver, PA 15009-1643  
 jdb +Carol Goehring-Douglass, 550 Shenango Road, Beaver Falls, PA 15010-1659  
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Ctr Attn Correspond Mail,  
     Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 13929485 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806  
     (address filed with court: Allied Adjustors, 845 23rd St, Aliquippa, PA 15001)  
 13944431 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
     (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,  
       Arlington, TX 76096)  
 13956721 +Allied Adjustors Inc., PO Box 1006, Aliquippa, PA 15001-0806  
 13939554 +Americredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
       Arlington, TX 76096-3853  
 13944432 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,  
       Philadelphia, PA 19106-1541  
 13929486 +Beaver Valley FCU, 71 Bridge St., Bridgewater, PA 15009-2901  
 13944433 +Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441  
 13929488 +Chase, PO Box 24696, Columbus, OH 43224-0696  
 13929493 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 13929494 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
 13944442 +HSBC, Post Office Box 17906, San Diego, CA 92177-7906  
 13929495 +Hub Finance, 203 Brighton Ave, Rochester, PA 15074-2161  
 14038017 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
 13944444 MRS Physical Therapy, 500 Market Street #103, Beaver, PA 15009-2998  
 13944447 Penn Billing Services, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13944430 +E-mail/Text: ally@ebn.phinsolutions.com Jun 27 2018 02:27:01 Ally Financial,  
       200 Renaissance Ctr, Detroit, MI 48243-1300  
 13936373 E-mail/Text: ally@ebn.phinsolutions.com Jun 27 2018 02:27:01  
       Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  
 13929487 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2018 02:24:14 Cap One,  
       Po Box 85520, Richmond, VA 23285  
 13944435 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2018 02:23:45 Cap One,  
       26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13929489 +E-mail/Text: bk.notifications@jpmchase.com Jun 27 2018 02:27:26 Chase, Po Box 901076,  
       Ft Worth, TX 76101-2076  
 13929491 +E-mail/Text: abovay@creditmanagementcompany.com Jun 27 2018 02:28:13 Credit Management Co,  
       2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13929492 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 27 2018 02:24:20 Credit One Bank Na,  
       Po Box 98875, Las Vegas, NV 89193-8875  
 13954866 E-mail/Text: bk.notifications@jpmchase.com Jun 27 2018 02:27:26 JPMorgan Chase Bank, N.A.,  
       National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13993393 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 27 2018 02:23:19  
       LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
       Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13944446 +E-mail/Text: egssupportservices@alorica.com Jun 27 2018 02:28:02 NCO Financial,  
       507 Prudential Road, Horsham, PA 19044-2308  
 13929496 +E-mail/Text: Bankruptcies@nragroup.com Jun 27 2018 02:28:41 National Recovery Agen,  
       2491 Paxton St, Harrisburg, PA 17111-1036  
 13998823 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2018 02:50:35  
       Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13929498 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2018 02:50:54  
       Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 13929499 +E-mail/PDF: pa\_dc\_claims@navient.com Jun 27 2018 02:23:49 Sallie Mae, Po Box 9655,  
       Wilkes Barre, PA 18773-9655

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13929490 Credit Card  
 13929497 Personal Loan  
 cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
 13944429\* ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806  
     (address filed with court: Allied Adjustors, 845 23rd St, Aliquippa, PA 15001)  
 13944434\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
     (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 13944437\* +Chase, Po Box 901076, Ft Worth, TX 76101-2076  
 13944436\* +Chase, Po Box 24696, Columbus, OH 43224-0696  
 13944438\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13944439\* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875  
 13944440\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 13944441\* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
 13944443\* +Hub Finance, 203 Brighton Ave, Rochester, PA 15074-2161  
 13944445\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036

District/off: 0315-2

User: kthe  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jun 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13944448\* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
13944449\* +Sallie Mae, Po Box 9655, Wilkes Barre, PA 18773-9655

TOTALS: 2, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Joint Debtor Carol Goehring-Douglass ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Debtor Michael Douglass ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmeccf@chapter13trusteedpa.com

TOTAL: 6